

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JULIE M PACHECO
EDUARDO PACHECO JR
Debtor(s)

Case No. 06-02384

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/12/2006.
- 2) The plan was confirmed on 06/21/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/15/2010.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$146,635.95
Less amount refunded to debtor	\$2,325.04

NET RECEIPTS: **\$144,310.91**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$994.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,823.78
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,817.78**

Attorney fees paid and disclosed by debtor: \$1,506.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Unsecured	NA	5.22	5.22	5.22	0.00
AMERICAN HONDA FINANCE CORP	Secured	4,723.00	4,723.00	4,723.00	4,723.00	0.00
ASSOCIATED PATHOLOGISTS/JOLIET	Unsecured	11.00	NA	NA	0.00	0.00
B LINE LLC	Unsecured	10,051.36	8,665.22	8,665.22	8,665.22	0.00
B LINE LLC	Unsecured	938.00	938.82	938.82	938.82	0.00
B REAL LLC	Unsecured	7,891.00	7,891.88	7,891.88	7,891.88	0.00
B REAL LLC	Unsecured	471.00	466.75	466.75	466.75	0.00
BECKET & LEE LLP	Unsecured	NA	250.00	250.00	250.00	0.00
CARMAX AUTO FINANCE	Unsecured	NA	72.18	72.18	72.18	0.00
CARMAX AUTO FINANCE	Unsecured	4,697.00	NA	NA	0.00	0.00
CARMAX AUTO FINANCE	Secured	6,975.00	6,975.00	6,975.00	6,975.00	0.00
CBUSA	Unsecured	1,056.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	299.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	75.00	NA	NA	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	7,110.84	7,110.84	7,110.84	7,110.84	0.00
COUNTRYWIDE FINANCIAL	Secured	NA	72,656.14	72,656.14	72,656.14	0.00
DISCOVER BANK	Unsecured	1,694.00	1,694.98	1,694.98	1,694.98	0.00
DISCOVER BANK	Unsecured	5,511.00	5,667.65	5,667.65	5,667.65	0.00
ECAST SETTLEMENT CORP	Unsecured	122.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	896.00	896.19	896.19	896.19	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,322.00	2,432.29	2,432.29	2,432.29	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,666.00	1,666.65	1,666.65	1,666.65	0.00
EMERGENCY HEALTHCARE PHYSICI	Unsecured	160.00	NA	NA	0.00	0.00
GE MONEY BANK	Secured	3,200.00	3,200.00	3,200.00	3,200.00	0.00
GE MONEY BANK	Unsecured	NA	NA	NA	0.00	0.00
GEMB/JCP	Unsecured	25.00	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	227.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	446.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	288.00	288.96	288.96	288.96	0.00
MEDICAL BUSINESS BUREAU	Unsecured	300.00	NA	NA	0.00	0.00
METROPOLITAN SIDING & WINDOWS	Unsecured	4,569.88	5,674.95	5,674.95	5,674.95	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONAL CAPITAL MGMT LLC	Unsecured	2,119.00	2,119.62	2,119.62	2,119.62	0.00
NICOR GAS	Unsecured	942.00	NA	NA	0.00	0.00
PELLETTIERI & ASSOC	Unsecured	121.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	NA	319.56	319.56	319.56	0.00
PROVENA ST JOSEPH HOSPITAL	Unsecured	1,000.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	493.00	534.64	534.64	534.64	0.00
ROMEOWILLE DENTAL CTR	Unsecured	485.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	235.69	235.69	235.69	0.00
ROUNDUP FUNDING LLC	Unsecured	514.00	514.02	514.02	514.02	0.00
ROUNDUP FUNDING LLC	Unsecured	1,493.00	1,492.88	1,492.88	1,492.88	0.00
SBC AMERITECH	Unsecured	65.00	NA	NA	0.00	0.00
WILL COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$72,656.14	\$72,656.14	\$0.00
Mortgage Arrearage	\$7,110.84	\$7,110.84	\$0.00
Debt Secured by Vehicle	\$14,898.00	\$14,898.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$94,664.98	\$94,664.98	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$41,828.15	\$41,828.15	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,817.78</u>
Disbursements to Creditors	<u>\$136,493.13</u>
TOTAL DISBURSEMENTS :	<u>\$144,310.91</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/31/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.